

0010/PTO Rev. 6/95	U.S. Department of Commerce Patent and Trademark Office	DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION		
		Attorney Docket Number	3899	
		First Named Inventor	Ho Ming Luk	
		COMPLETE IF KNOWN		
		Application Number	09/373,926	
		Filing Date	August 12, 1999	
		Group Art Unit	2763	
<input type="checkbox"/> Declaration Submitted with Initial Filing	OR	<input checked="" type="checkbox"/> Declaration Submitted after Initial Filing	Examiner Name	Unknown

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM

the specification of which

(Title of the Invention)

☐ is attached hereto

OR

☒ - was filed on August 12, 1999 as United States Application Number 09/373,926

and was amended on (MM/DD/YYYY) [] (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations. § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119 (a)-(d) or § 385(b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority	Certified Copy Attached?	
			Not Claimed	YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

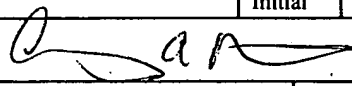
Application Number(s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental sheet attached hereto.

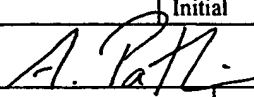
DECLARATION				Page 2	
<p>I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p>					
U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)		
<input type="checkbox"/> Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.					
<p>As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:</p>					
Name		Registration Number	Name		Registration Number
Greg T. Sueoka Dana Rao Amir H. Raubvogel		33,800 43,875 37,070	Robert R. Sachs Trinidad Arriola Kern Laura A. Majerus		42,120 44,012 33,417
<input type="checkbox"/> Additional attorney(s) and/or agent(s) named on a supplemental sheet attached hereto.					
<p>Please direct all correspondence to:</p> <div style="text-align: center; margin-top: 10px;"> Robert R. Sachs, Esq. Fenwick & West LLP Two Palo Alto Square Palo Alto, CA 94306 U.S.A. </div>					
Telephone		(650) 858-7110		Fax (650) 494-1417	
<p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>					
Name of Sole or First Inventor:			<input type="checkbox"/> A petition has been filed for this unsigned inventor.		
Given Name	Ho Ming	Middle Initial		Family Name	Luk
				Suffix e.g. Jr.	
Inventor's Signature				Date	Sept 20, 1999
Residence: City	San Diego	State	CA	Country	USA
Mailing Address	6116 Sunset Crest Way				
Mailing Address					
City	San Diego	State	CA	Zip	92121
				Country	USA
<input checked="" type="checkbox"/> Additional inventors are being named on supplemental sheet(s) attached hereto					

DECLARATION				ADDITIONAL INVENTOR(S) Supplemental Sheet			
Name of Additional Joint Inventor, if any:				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Pamela	Middle Initial	E.	Family Name	Coates	Suffix e.g. Jr.	
Inventor's Signature	<i>Pamela E. Coates</i>				Date	9/20/99	
Residence: City	San Diego	State	CA	Country	USA	Citizenship	USA
Mailing Address	10872 Poblado Road, #1511						
Mailing Address							
City	San Diego	State	CA	Zip	92127	Country	USA
Name of Additional Joint Inventor, if any:							
				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Arati	Middle Initial	S.	Family Name	Deo	Suffix e.g. Jr.	
Inventor's Signature	<i>Arati Deo</i>				Date	Sep 20, 1999	
Residence: City	San Diego	State	CA	Country	USA	Citizenship	India
Mailing Address	12180 Ragweed Street						
Mailing Address							
City	San Diego	State	CA	Zip	92129	Country	USA
Name of Additional Joint Inventor, if any:							
				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Sean	Middle Initial	M.	Family Name	Downs	Suffix e.g. Jr.	
Inventor's Signature	<i>S. M. Downs</i>				Date	9/21/99	
Residence: City	Laguna Hills	State	CA	Country	USA	Citizenship	USA
Mailing Address	26681 White Oaks Drive						
Mailing Address							
City	Laguna Hills	State	CA	Zip	92653	Country	USA
Name of Additional Joint Inventor, if any:							
				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name	Benjamin	Middle Initial	A.	Family Name	Friesen	Suffix e.g. Jr.	
Inventor's Signature	<i>Benjamin A. Friesen</i>				Date	Sept. 21, 1999	
Residence: City	Long Beach	State	CA	Country	USA	Citizenship	USA
Mailing Address	4433 Gundry Avenue						
Mailing Address							
City	Long Beach	State	CA	Zip	90807	Country	USA
[X] Additional inventors are being named on supplemental sheet(s) attached hereto							

13553/03899/917232 V

Rev. 09/13/99

DECLARATION					ADDITIONAL INVENTOR(S) Supplemental Sheet				
Name of Additional Joint Inventor, if any:					<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name	Craig	Middle Initial	A.	Family Name	Nies	Suffix e.g. Jr.			
Inventor's Signature					Date	Sept 20, 1999			
Residence: City	Carlsbad	State	CA	Country	USA	Citizenship	USA		
Mailing Address	2722 Fernglen Road								
Mailing Address									
City	Carlsbad	State	CA	Zip	92008	Country	USA		

Name of Additional Joint Inventor, if any:					<input type="checkbox"/> A petition has been filed for this unsigned inventor				
Given Name	Anu	Middle Initial	K.	Family Name	Pathria	Suffix e.g. Jr.			
Inventor's Signature					Date	Sept. 20, 1999			
Residence: City	La Jolla	State	CA	Country	USA	Citizenship	Canada		
Mailing Address	8275 El Paseo Grande								
Mailing Address									
City	La Jolla	State	CA	Zip	92037	Country	USA		

COPY

PTO/SB/01 (6-95) (modified)
Approved for use through 10/31/96 OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0010/PTO Rev. 6/95	U.S. Department of Commerce Patent and Trademark Office	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Attorney Docket Number</td> <td>3899</td> </tr> <tr> <td>First Named Inventor</td> <td>Ho Ming Luk</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>COMPLETE IF KNOWN</i></td> </tr> <tr> <td>Application Number</td> <td>09/373,926</td> </tr> <tr> <td>Filing Date</td> <td>August 12, 1999</td> </tr> <tr> <td>Group Art Unit</td> <td>2763</td> </tr> <tr> <td>Examiner Name</td> <td>Unknown</td> </tr> </table>	Attorney Docket Number	3899	First Named Inventor	Ho Ming Luk	<i>COMPLETE IF KNOWN</i>		Application Number	09/373,926	Filing Date	August 12, 1999	Group Art Unit	2763	Examiner Name	Unknown
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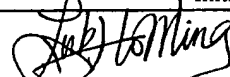
Robert R. Sachs, Esq.
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
U.S.A.

Telephone (650) 858-7110	Fax (650) 494-1417
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Given Name	Ho Ming	Middle Initial		Family Name	Luk	Suffix e.g. Jr.	
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Inventor's Signature		Date	Sept 20, 1999
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Mailing Address	
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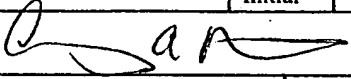
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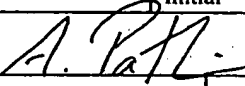
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